

Certificate of Notice Page 1 of 2
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Frank Emery Torok, II
 Joann M. Torok
 Debtors

Case No. 16-16181-ref
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: dlw
 Form ID: pdf900

Page 1 of 1
 Total Noticed: 11

Date Rcvd: Mar 03, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 05, 2017.

db/jdb smg Frank Emery Torok, II, Joann M. Torok, 5201 Stansfield Dr, Zionsville, PA 18092-2088
 +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 cr Kohl's, c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
 13851985 +Ally Bank, Cenlar FSB, 425 Phillips BLVD, Ewing, NJ 08618-1430

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: robertsl2@dnb.com Mar 04 2017 01:46:56 Dun & Bradstreet, INC,
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 04 2017 01:46:29
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 04 2017 01:47:00 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13785561 E-mail/Text: ally@ebn.phinsolutions.com Mar 04 2017 01:46:19 Ally bank,
 Payment Processing Center, PO Box 9001951, Louisville, KY 40290-1951

TOTAL: 4

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 05, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 3, 2017 at the address(es) listed below:

DENISE ELIZABETH CARLON on behalf of Creditor Ally Bank bkgroup@kmlawgroup.com
 FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf_frpa@trusteel3.com
 JOSHUA ISAAC GOLDMAN on behalf of Creditor Ally Bank bkgroup@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 JOSHUA LOUIS THOMAS on behalf of Debtor Frank Emery Torok, II joshualthomas@gmail.com
 JOSHUA LOUIS THOMAS on behalf of Joint Debtor Joann M. Torok joshualthomas@gmail.com
 LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
 ecf_frpa@trusteel3.com
 MATTHEW CHRISTIAN WALDT on behalf of Creditor Seterus, Inc. as the authorized subservicer for
 Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc.
 mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com
 MATTHEW J. MUGNO on behalf of Joint Debtor Joann M. Torok matt@jrcfirm.com
 MATTHEW J. MUGNO on behalf of Debtor Frank Emery Torok, II matt@jrcfirm.com
 THOMAS I. PULEO on behalf of Creditor Ally Bank tpuleo@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 11

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

In re: FRANK TOROK : Chapter 13
JOANN TOROK :
Debtors : Bankruptcy No. 16 - 16181

ORDER

AND NOW, upon the motion of Debtor[s] to avoid an alleged judicial lien or nonpossessory, nonpurchase money security interest of Ally Bank in Debtor[s's] exempt real or personal property located at 5201 Stansfield Drive Zionsville, Pennsylvania 18092, and upon Debtor[s] having asserted that the alleged lien is subject to avoidance pursuant to Section 522(f)(1), 11 U.S.C. § 522(f)(1), and upon Debtor[s] having certified that adequate notice of the motion was sent to the lienholder and that no answer or other response to the motion has been filed.

IT IS HEREBY ORDERED that the motion is granted by default and the above judicial lien and/or a nonpossessory, nonpurchase money security interest of ALLY BANK, if any, in Debtor[s's] real or personal property located in 520 Stansfield Drive, Zionsville, Pennsylvania 18092 is avoided to the extent it impairs Debtor[s's] exemption.

IT IS FURTHER ORDERED, pursuant to Section 349(b)(1)(B), 11 U.S.C. § 349(b)(1)(B), that dismissal of this case reinstates and lien voided under Section 522.

Date: March 3, 2017

BY THE COURT



RICHARD E. FEHLING
United States Bankruptcy Judge